

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION

In re: Nicholes Roy Bigelow ) Case No. 1:16-bk-80554  
Shelly Anne Bigelow )  
 )  
 )  
646 Century Dr. ) Chapter 13  
 )  
Cameron, NC 28326 )  
SS# xxx-xx-5288 )  
SS# xxx-xx-7457 )  
 )  
Debtor(s) )

**AMENDED NOTICE TO CREDITORS AND PROPOSED PLAN\***

\*to correct scriveners error in paragraph Section IV, 2b only

The Debtor(s) filed for relief under Chapter 13 of the United States Bankruptcy Code on June, 23, 2016.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

## **CHAPTER 13 PLAN SUMMARY**

The Debtor proposes an initial plan, which is subject to modification, as follows:

### **I. Plan Payments**

The plan proposes a payment of \$175.00 per month for a period of 36 months. The Debtor shall commence payments to the Trustee within thirty (30) days from the date the petition was filed.

### **II. Administrative Costs**

#### **1. Attorney fees.**

/X/ The Attorney for the Debtor will be paid the base fee of \$4,500.00. The Attorney has received \$85.00 from the Debtor pre-petition and the remainder of the base fee will be paid monthly by the Trustee as funds are available, after scheduled monthly payments to holders of domestic support obligations and allowed secured claims.

/ / The Attorney for the Debtor will file application for approval of a fee in lieu of the presumptive fee.

#### **2. Trustee costs.** The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses.

### **III. Priority Claims**

All pre-petition claims entitled to priority under 11 U.S.C. §507 will be paid in full in deferred cash payments unless otherwise indicated.

#### **1. Domestic Support Obligations (“DSO”)**

a.  /X/ None

b. The name, address, and phone number, including area code, of the holder of any DSO as defined in §101(14A) is as follows:

Name of DSO Claimant	Address, city & state	Zip code	Telephone number

- c. All **post-petition** DSO amounts will be paid directly by the Debtor to the holder of the claim and not by the Trustee.
- d. Arrearages owed to DSO claimants under 11 U.S.C. §507(a)(1)(A) not presently paid through wage garnishment will be paid by the Trustee as follows:

Name of DSO Claimant	Estimated Arrearage Claim	Monthly Payment
		\$
		\$
		\$

## 2. Other priority claims to be paid by Trustee

Creditor	Estimated Priority Claim
	\$
	\$
	\$

## IV. Secured Claims

### 1. Real Property Secured Claims

- a.  None
- b. All payments on any claim secured by real property will be paid by the Trustee unless the account is current, in which case the Debtor may elect to continue making mortgage payments directly. Arrearage claims will be paid by the Trustee as separate secured claims over the term of the plan, without interest.

Creditor	Property Address	Residence or Non-Residence R/NR	Current Y/N	Monthly Payment	Arrearage Amount	If Current Indicate Payment by Debtor (D) or Trustee (T)
Freedom Mortgage	646 Century Dr Cameron, NC	R	Y	\$1190.21	\$0	D
				\$	\$	
				\$		
				\$	\$	

## 2. Personal Property Secured Claims

a.  None

b. Claims secured by personal property will be paid by the DEBTOR as follows:

Creditor	Collateral	Secured Amount	Purchase Money Y/N	Under-secured Amount	Pre-confirmation adequate protection payment per §1326(a)(1)	Post-confirmation Equal Monthly Amount (EMA)	Proposed Interest Rate
Credit Union	2013 Chrysler Town & Country	13,934.00	Y	\$5,721.64	\$350.00	\$350.00	%
Credit Union	2003 Ford Excursion	\$5,469.25	Y	\$0	\$235.00	\$235.00	%
		\$		\$	\$	\$	%
		\$		\$	\$	\$	%

The Trustee will disburse pre-confirmation adequate protection payments to secured creditors holding allowed purchase money secured claims. Claims having a collateral value of less than \$2,000.00 will not receive adequate protection payments.

*To the extent that the valuation provisions of 11 U.S.C. § 506 do not apply to any of the claims listed above, the creditor's failure to object to confirmation of the proposed plan shall constitute the creditor's acceptance of the treatment of its claim as proposed, pursuant to 11 U.S.C. § 1325(a)(5)(A).*

## 3. Collateral to be Released

The Debtor proposes to release the following collateral:

Creditor	Collateral to be Released

#### **4. Liens to be Avoided**

The Debtor pursuant to 11 U.S.C. §522 proposes to avoid the following liens on property to the extent that such liens impair the Debtor's exemption:

Lien Creditor	Property

#### **V. Co-Debtor Claims**

The Debtor proposes to separately classify for payment in full the following claims for consumer debts on which an individual is liable with the Debtor:

Creditor	Co-Debtor	Interest Rate	Monthly Payment
		%	\$
		%	\$
		%	\$

#### **VI. General Unsecured Claims Not Separately Classified**

General unsecured claims will be paid on a pro-rata basis, with payments to commence after priority unsecured claims are paid in full. The estimated dividend to general unsecured claims is 3.14 %.

#### **VII. Executory Contracts/Leases**

a.  None

b. The following executory contracts and/or leases will be rejected:

Creditor	Nature of lease or contract

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c. The following executory contract and/or leases will be assumed. The Debtor will pay directly all lease payments which come due from the petition filing date until confirmation of the plan. Upon confirmation, payments will be paid as follows:

Creditor	Nature of Lease or Contract	Monthly payment	Monthly payment paid by Debtor (D) or Trustee (T)	Arrearage Amount	Arrearage paid by Debtor (D) or Trustee (T)	Arrearage monthly payment
AT&T	Cell Phone	\$247.99	D	\$0.00	n/a	\$n/a
		\$		\$		\$
		\$		\$		\$
		\$		\$		\$

## VIII. Special Provisions

a. / X / None

b. Other classes of unsecured claims and treatment

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c. Other Special Terms \_\_\_\_\_

Date: July 20, 2016

/s/Christian B. Felden  
 Attorney for Debtors  
 Felden and Felden, P.A.  
 PO Box 1399  
 Jacksonville, North Carolina 28541-1399  
 (919) 460-2008  
 (888) 808-9991 fax  
 NC State Bar No: 37438  
[cbfelden@feldenandfelden.com](mailto:cbfelden@feldenandfelden.com)

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION

In re: Nicholes Roy Bigelow ) Case No. 1:16-bk-80554  
Shelly Anne Bigelow \_\_\_\_\_ )  
  )  
  )  
SS# xxx-xx-5288                 ) NOTICE TO CREDITORS  
SS# xxx-xx-7457                 ) AND  
  )  
  ) PROPOSED PLAN  
Debtor(s)                         )

CERTIFICATE OF SERVICE

The undersigned certifies that a copy of the Amended Notice to Creditors and Proposed Plan was served by first class mail, postage prepaid, to the following parties at their respective addresses:

See attached matrix.

Date: July 20, 2016 \_\_\_\_\_ /s/Christian B. Felden \_\_\_\_\_  
Attorney for Debtors  
Felden and Felden, P.A.  
PO Box 1399  
Jacksonville, North Carolina 28541-1399  
(919) 460-2008  
(888) 808-9991 fax  
NC State Bar No: 37438  
[cbfelden@feldenandfelden.com](mailto:cbfelden@feldenandfelden.com)

AT&T  
1918 Skibo Rd  
Fayetteville, NC 28314-1519

Best Buy  
PO Box 9001007  
Louisville, KY 40290-1007

Care Credit/Synchrony Bank  
PO Box 960061  
Orlando, FL 32896-0061

Credit Union 1  
1941 Abbott Rd  
Anchorage, AK 99507-3448

Freedom Mortgage Corp  
907 Pleasant Valley Ave Ste 3  
Mount Laurel, NJ 08054-1287

Home Depot  
PO Box 790328  
Saint Louis, MO 63179-0328

Kohl's  
PO Box 2983  
Milwaukee, WI 53201-2983

Lowe's  
PO Box 965046  
Orlando, FL 32896-5046

Navy Federal Bank  
1800 Skibo Rd Ste 320  
Fayetteville, NC 28303-3280

Navy Federal Credit Union  
PO Box 3000  
Merrifield, VA 22119-3000

USAA  
1590 Skibo Rd Ste 101  
Fayetteville, NC 28303-4298

Christian Bennett Felden  
Felden and Felden, P.A.  
P.O. Box 1399  
Jacksonville, NC 28541-1399

Nicholes Roy Bigelow  
646 Century Dr  
Cameron, NC 28326-4027

Richard M. Hutson II  
Durham Chapter 13 Office  
302 East Pettigrew St., Suite B-140  
P. O. Box 3613  
Durham, NC 27702-3613

Shelley Anne Bigelow  
646 Century Dr  
Cameron, NC 28326-4027

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

AAFES/Star Card  
PO Box 650410  
Dallas, TX 75265-0410

End of Label Matrix	
Mailable recipients	18
Bypassed recipients	0
Total	18